



NCUA Media Release

Agenda Released for Allowance for Loan and Lease Losses Webinar

Interactive class is free and open to the public

Alexandria, Va. (May 9, 2011) – The National Credit Union Administration (NCUA) will host a webinar Thursday, May 26, entitled “*Current Allowance for Loan and Lease Losses Exam Issues and Practical Ways to Factor Q&E Adjustments into the Methodology.*”

The webinar will begin at 2 p.m. EST and end at 4 p.m. Sponsored by NCUA’s Office of Examination and Insurance and the Office of the Chief Economist, the webinar is free and open to the public. Individuals may register for the webinar at <http://tinyurl.com/ALLLWebinar>.

Webinar Overview

The webinar will facilitate credit unions’ understanding of the 2006 Interagency Policy Statement on the topic. Credit unions have worked to understand how qualitative and environmental (Q&E) adjustments can better inform their estimates of inherent losses existing in the loan portfolio. The NCUA presenters will benchmark best practices in this area. The webinar will be interactive with opportunities for two-way communication.

Webinar Agenda

- Review Interagency Supervisory Policy governing ALLL Methodologies
- Understand Current Economic Environment & Trends
- Identify and Address Current ALLL Exam Issues with Q&E factor adjustments & Real Estate
- Understand How to Factor Q&E into ALLL Methodology including Declining Real Estate Values

Webinar Presenters

- John Worth, Chief Economist, NCUA’s Office of the Chief Economist
- Ralph Monaco, Senior Economist, NCUA’s Office of the Chief Economist

- Elizabeth DiNapoli, Problem Case Officer, Capital Region II-West

NCUA is the independent federal agency that regulates, charters and supervises federal credit unions. With the backing of the full faith and credit of the U.S. government, NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of more than 90 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.

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